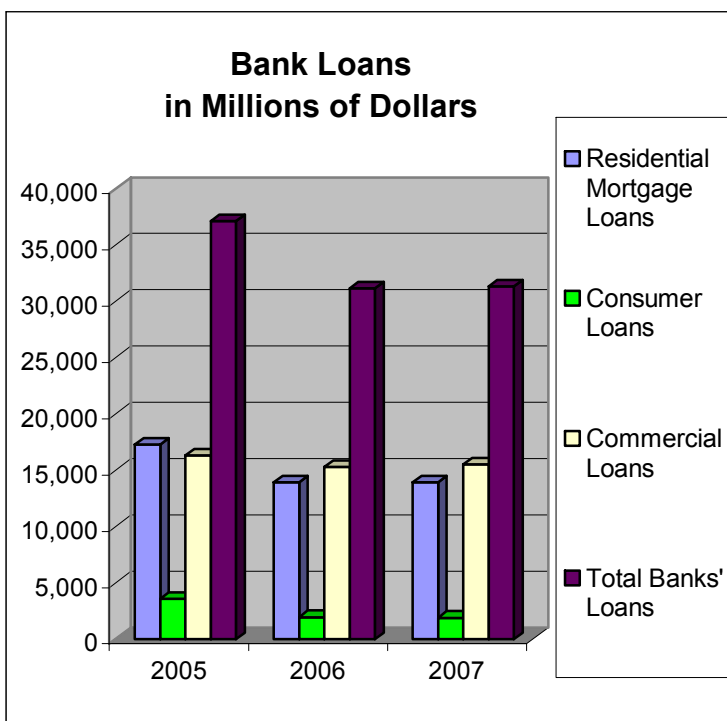


Lending Activity of New Jersey Chartered Banks*

*(for Commercial and Savings Banks, and Savings & Loan Assoc. Only)

Year / Institution Type	Loans \$Millions
2007	
Residential Mortgage Loans	13,907
Consumer Loans (Incl. Home Equity Lns.)	1,886
Commercial Loans	15,510
Total Banks' Loans	31,303
2006	
Residential Mortgage Loans	13,920
Consumer Loans (Incl. Home Equity Lns.)	1,941
Commercial Loans	15,299
Total Banks' Loans	31,160
2005	
Residential Mortgage Loans	17,258
Consumer Loans (Incl. Home Equity Lns.)	3,553
Commercial Loans	16,304
Total Banks' Loans	37,115



Loan Loss Reserve Levels

*(for Commercial and Savings Banks, and Savings & Loan Assoc. Only)

Year / Institution Type	Loans Percent
2007	
Commercial Banks	1.07
Savings Banks	0.69
Savings & Loan Assoc.	0.51
Aggregate Reserve %	0.86
2006	
Commercial Banks	1.03
Savings Banks	0.69
Savings & Loan Assoc.	0.49
Aggregate Reserve %	0.80
2005	
Commercial Banks	0.86
Savings Banks	0.72
Savings & Loan Assoc.	0.56
Aggregate Reserve %	0.90

